

BB

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=57935381

Subject: None

Contact Us Submission received on 10/05/2011 12:02:36pm

Name: WENDY BELLES

Application ID: [REDACTED]

Message: SOME MEN CALLED TODAY TO TELL ME THAT I STILL OWE \$273 ON THIS AND TRYING TO GET MY CREDIT CARD INFORMATION. SINCE I KNOW I DO NOT OWE ANYTHING, IT APPEARS THAT SOMEONE HAS OBTAINED A LIST OF YOUR CLIENTS AND IS RUNNING A SCAM. I SPOKE WITH TWO MEN, THEY HAD HEAVY INDIAN ACCENTS AND ONE KEPT CALLING ME "MR. WENDY." FIRED ANYONE LIKE THAT LATELY? PERHAPS THEY ARE DISHONEST EMPLOYEES? THEY CALLED FROM THREE NUMBERS: 865-365-5093, 775-410-1816, AND 704-990-6618. I TELL YOU THESE BECAUSE IF ANY OF THEM BELONG TO YOUR COMPANY, YOU NEED TO KNOW THAT!

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=57935391

Sent From:

Date/Time Sent: 10/05/2011 02:54:31 pm

Subject: RE: Contact Us Submission

Dear Wendy Belles,

Please be advised that this call did not originate from our office. In order to help us track and appropriately handle this activity, could you please respond with any of the information below that you are able to provide:

**What was the company name where the caller was calling from?

**What Case number did they give you?

**What was the callers name?

**Did the caller mention any other names?

**Did the number show up on your caller id? If so what was that number?

**What was the number they provided to call them back?

**Did the caller give you any location information, such as fax, email or an address?

The authorities are aware of these calls, and are currently attempting to locate and arrest the suspects. We suggest that you file a fraud alert with the three major credit agencies. We also suggest reporting these calls to the Federal Trade Commission which can be reached at www.ftc.gov

Equifax: 800-525-6285

Experian: 888-Experian (397-3742)

TransUnion: 800-680-7289

Thank you,

OneClickCash

Email: customerservice@OneClickCash.com

Phone Number: 1-800-230-3266

Fax Number: 1-888-553-6477

Contact Us Submission received on 10/05/2011 12:02:36pm

Name: WENDY BELLES

Application ID: [REDACTED]

Message:

https://live.eccash.eplatflat.com/show_pdf.php?archive_id=57935391

SOME MEN CALLED TODAY TO TELL ME THAT I STILL OWE \$273 ON THIS AND TRYING TO GET MY CREDIT CARD INFORMATION. SINCE I KNOW I DO NOT OWE ANYTHING, IT APPEARS THAT SOMEONE HAS OBTAINED A LIST OF YOUR CLIENTS AND IS RUNNING A SCAM. I SPOKE WITH TWO MEN, THEY HAD HEAVY INDIAN ACCENTS AND ONE KEPT CALLING ME "MR. WENDY." FIRED ANYONE LIKE THAT LATELY? PERHAPS THEY ARE DISHONEST EMPLOYEES? THEY CALLED FROM THREE NUMBERS: 865-365-5093, 775-410-1816, AND 704-990-6618. I TELL YOU THESE BECAUSE IF ANY OF THEM BELONG TO YOUR COMPANY, YOU NEED TO KNOW THAT!

CC

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=40260940

Subject: Ameriloan Important Document

Applicant: **KELLYE SLIGER**

Application

Date : 09/07/2010

Loan ID: Ameriloan-[REDACTED]

src: ameriloan.com 34873

Personal Information	
Applicant Name: KELLYE SLIGER	Applicants Address: [REDACTED]
DOB: [REDACTED]	[REDACTED]
SS#: ***-**-****	Rockwood TN 37854
Home Phone: [REDACTED]	Length at address: Unspecified
Fax Number: N/A	E-Mail address: [REDACTED]
Cell Number: ([REDACTED])	Drivers License: [REDACTED]
Employment / Income Information	
Employer: OAK RIDGE ASSOC. UNIV.	Income comes from? employment
Your work phone: [REDACTED]	
Length of Employment: 3 months	Monthly Take Home pay*: \$3,100.00
Position:	Net pay each pay check*: \$1,431.00
Shift/Hours:	Next four pay dates: 2010-09-10 & 2010-09-24 & 2010-10-08 & 2010-10-22
Direct Deposit?: TRUE	Paid how often: bi_weekly
Checking Account Information	
BANK NAME: [REDACTED]	ABA/ROUTING: [REDACTED]
ACCOUNT NUMBER: [REDACTED]	NEXT CHECK NUMBER:
Personal References	
Ref #1 name: [REDACTED]	Ref #2 name: [REDACTED]
Ref #1 phone: ([REDACTED])	Ref #2 phone: [REDACTED]
Ref #1 relationship: PARENT	Ref #2 relationship: SIBLING

*or other source of income periodically deposited to your account. However, alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

NOTICE: We adhere to the Patriot Act and we are required by law to adopt procedures to request and retain in our records information necessary to verify your identity. **Agreement to Arbitrate All Disputes:** By signing below or electronically signing and to induce us, Ameriloan, to process your application for a loan, you and we agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees, that arise out of your application for one or more loans, the Loan Agreements that govern your repayment obligations, the loan for which you are applying or any other loan we previously made or later make to you, this Agreement To Arbitrate All Disputes, collection of the loan or loans, or alleging fraud or misrepresentation, whether under the common law or pursuant to federal or state statute or regulation, or otherwise, including disputes as to the matters subject to arbitration, shall be resolved by binding individual (and not class) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. This agreement to arbitrate all disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, or at "National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405." If you are unable to pay the costs of arbitration, your arbitration fees may be waived by the NAF. The cost of a participatory hearing, if one is held at your or our request, will be paid for solely by us if the amount of the claim is \$15,000 or less. Unless otherwise ordered by the arbitrator, you and we agree to equally share the costs of a participatory hearing of the claim is for more than \$15,000 or less than \$75,000. Any participatory hearing will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction. This Agreement to Arbitrate All Disputes is an independent agreement and shall survive the closing, funding, repayment and/or default of the loan for which you are applying.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.

Agreement Not To Bring, Join Or Participate In Class Actions: To the extent permitted by law, by signing below or electronically signing you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, servicers, directors, officers and employees. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. You agree to pay the costs we incur, including our court costs and attorney's fees, in seeking such relief. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above. This agreement not to bring, join or participate in class action suits is an independent agreement and shall survive the closing, funding, repayment, and/or default of the loan for which you are applying.

Borrower's Electronic Signature to the above Agreements Appears Below

By signing below or electronically signing this Application you certify that all of the information provided above is true, complete and correct and provided to us, Ameriloan, for the purpose of inducing us to make the loan for which you are applying. You also agree to the Agreement to Arbitrate All Disputes and the

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=40260940

Agreement Not To Bring, Join Or Participate In Class Actions. You authorize Ameriloan to verify all information that you have provided and acknowledge that this information may be used to verify certain past and/or current credit or payment history information from third party source(s). Ameriloan may utilize Teletrack or other similar consumer-reporting agency for these purposes. We may disclose all or some of the nonpublic personal information about you that we collect to financial service providers that perform services on our behalf, such as the servicer of your short term loan, and to financial institutions with which we have joint marketing arrangements. Such disclosures are made as necessary to effect, administer and enforce the loan you request or authorize and any loan you may request or authorize with other financial institutions with regard to the processing, funding, servicing, repayment and collection of your loan. (This Application will be deemed incomplete and will not be processed by us unless signed by you below.)

(X) KELLYE SLIGER**(X) KELLYE SLIGER****(X) 09/07/2010**

Printed Name of Applicant

Date

Privacy Policy**APPLICATION SUPPLEMENT**

SHORT TERMS LOANS PROVIDE THE CASH NEEDED TO MEET IMMEDIATE SHORT-TERM CASH FLOW PROBLEMS. THEY ARE NOT A SOLUTION FOR LONGER TERM FINANCIAL PROBLEMS FOR WHICH OTHER KINDS OF FINANCING (SUCH AS CREDIT CARDS, AN OVERDRAFT LOAN OR A LOAN FROM FRIENDS OR FAMILY) MAY BE MORE APPROPRIATE AND AFFORDABLE. YOU MAY WANT TO DISCUSS YOUR FINANCIAL SITUATION WITH A NONPROFIT CREDIT COUNSELING SERVICE AVAILABLE TO CONSUMERS EXPERIENCING FINANCIAL PROBLEMS IN YOUR COMMUNITY.

YOU WILL BE CHARGED ADDITIONAL FEES IF YOU RENEW THIS LOAN. As an example, suppose you borrow \$200 for 14 days at an APR of 782.14%. The Finance Charge would be \$60.00. If you did not repay the loan at maturity but chose instead to renew the balance by obtaining a new loan in the same amount and for an additional 14-day period, you would incur an additional Finance Charge of \$60.00. So, if you renew the \$200 loan 4 times, the total Finance Charge you would be required to pay would be \$300.00. Moreover, if there were insufficient funds in your bank account on the date we attempted to effect an ACH debit entry to pay all or part of what you owe, you would incur a Return Item Fee of \$30.00. Your bank may also impose fees for returning ACH debit entries unpaid and, if this practice persists, may even cancel your deposit account.

PRIVACY POLICY: To view our Privacy Policy please click here. The Privacy Policy can be viewed at http://ameriloan.com/?page=info_privacy.

RIGHT TO CANCEL: YOU MAY CANCEL THIS LOAN WITHOUT COST OR FURTHER OBLIGATION TO US, IF YOU DO SO BY THE END OF BUSINESS ON THE BUSINESS DAY AFTER THE LOAN PROCEEDS ARE DEPOSITED INTO YOUR CHECKING ACCOUNT.

To submit your cancellation form click here. The cancellation form can be viewed at http://ameriloan.com/?page=docs_cancellation.

LOAN NOTE AND DISCLOSURE**Borrower's Name: KELLYE SLIGER****Date: 09/07/2010 ID#: Ameriloan-**

Parties: In this Loan Note and Disclosure ("Note") you are the person named as Borrower above. "We" Ameriloan are the lender (the "Lender"). All references to "we", "us" or "ourselves" mean the Lender. Unless this Note specifies otherwise or unless we notify you to the contrary in writing, all notices and documents you are to provide to us shall be provided to Ameriloan at the fax number and address specified in this Note and in your other loan documents.

The Account: You have deposit account [REDACTED] You authorize us to effect a

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credit entry to deposit the proceeds of the Loan (the Amount Financed Indicated below) to your Account at the Bank.
DISCLOSURE OF CREDIT TERMS: The information in the following box is part of this Note.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate (e) 684.38%	FINANCE CHARGE The dollar amount the credit will cost you, \$90.00	Amount Financed The amount of credit provided to you or on your behalf. \$300.00	Total of Payments The amount you will have paid after you have made the scheduled payment. \$390.00
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Your Payment Schedule will be: 1 payment of \$390.00 due on 2010-09-24. If you decline* the option of renewing your loan. If your pay date falls on a weekend or holiday and you have direct deposit, your account will be debited on the business day prior to your normal pay date. If renewal is accepted you will pay the finance charge of \$90.00 only, on 2010-09-24. You will accrue new finance charges with every renewal of your loan. On the due date resulting from a fourth renewal and every renewal due date thereafter, your loan must be paid down by \$50.00. This means your Account will be debited the finance charge plus \$50.00 on the due date. This will continue until your loan is paid in full. *To decline the option of renewal, you must select your payment options using the Account Summary link sent to your email at least three business days before your loan is due. Security: The loan is unsecured.
Prepayment: You may prepay your loan only in increments of \$50.00. If you prepay your loan in advance, you will not receive a refund of any Finance Charge.(e) The Annual Percentage Rate is estimated based on the anticipated date the proceeds will be deposited to or paid on your account, which is 9-8-2010.

Itemization Of Amount Financed of \$300.00; Given to you directly: \$300.00; Paid on your account \$0

See below and your other contract documents for any additional information about prepayment, nonpayment and default.

Promise To Pay: You promise to pay to us or to our order and our assignees, on the date indicated in the Payment Schedule, the Total of Payments, unless this Note is renewed. If this Note is renewed, then on the Due Date, you will pay the Finance Charge shown above. This Note will be renewed on the Due Date unless at least three Business Days Before the Due Date either you tell us you do not want to renew the Note or we tell you that the Note will not be renewed. Information regarding the renewal of your loan will be sent to you prior to any renewal showing the new due date, finance charge and all other disclosures. As used in the Note, the term "Business Day" means a day other than Saturday, Sunday or legal holiday, that AmeriLoan is open for business. This Note may be renewed four times without having to make any principal payments on the Note. If this Note is renewed more than four times, then on the due date resulting from your fourth renewal, and on the due date resulting from each and every subsequent renewal, you must pay the finance charge required to be paid on that due date and make a principal payment of \$50.00. Any payment due on the Note shall be made by us effecting one or more ACH debit entries to your Account at the Bank. You authorize us to effect this payment by these ACH debit entries. You may revoke this authorization at any time up to three Business Days prior to the date any payment becomes due on this Note. However, if you timely revoke this authorization, you authorize us to prepare and submit a check drawn on your Account to repay your loan when it comes due. If there are insufficient funds on deposit in Your Account to effect the ACH debit entry or to pay the check or otherwise cover the Loan payment on the due date, you promise to pay Us all sums You owe by another form of payment other than personal check. We do not accept personal checks, however, if You send Us a check, You authorize Us to perform an ACH debit on that Account in the amount specified.

Return Item Fee: If sufficient funds are not available in the Account on the due date to cover the ACH debit entry or check, you agree to pay us a Return Item Fee of \$30.

Prepayment: The Finance Charge consists solely of a loan fee that is earned in full at the time the loan is funded. Although you may pay all or part of your loan in advance without penalty, you will not receive a refund or credit of any part or all of the Finance Charge.

Governing Law: Both parties agree that this Note and your account shall be governed by all applicable federal laws and all laws of the jurisdiction in which the Lender is located, regardless of which state you may reside, and by signing below or by your electronic signature, you hereby contractually consent to the exclusive exercise of regulatory and adjudicatory authority by the jurisdiction in which the Lenders is located over all matters related to this Note and your account, forsaking any other jurisdiction which either party may claim by virtue of residency.

Arbitration of All Disputes: You and we agree that any and all claims, disputes or controversies between you and us, any claim by either of us against the other (or the employees, officers, directors, agents, servicers or assigns of the other) and any claim arising from or relating to your application for this loan, regarding this loan or any other loan you previously or may later obtain from us, this Note, this agreement to arbitrate all disputes, your agreement not to bring, join or participate in class actions, regarding collection of the loan, alleging fraud or misrepresentation, whether under common law or pursuant to federal, state or local statute, regulation or ordinance, including disputes regarding the matters subject to arbitration, or otherwise, shall be resolved by binding individual (and not joint) arbitration, by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. No class arbitration. All disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION. This agreement to arbitrate all disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, by telephone at 800-474-2371, or at "National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405." Your arbitration fees will be waived by the NAF in the event you cannot afford to pay them. The cost of any participatory, documentary or telephone hearing, if one is held at your or our request, will be paid for solely by us as provided in the NAF Rules and, if a participatory hearing is requested, it will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION Agreement Not To Bring, Join Or Participate In Class Actions: To the extent permitted by law, you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us, our employees, officers, directors, servicers and assigns. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. You agree to pay the attorney's fees and court costs we incur in seeking such relief. This agreement does not constitute a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above.

Survival: The provisions of this Loan Note And Disclosure dealing with the Agreement To Arbitrate All Disputes and the Agreement Not To Bring, Join Or Participate In Class Actions shall survive repayment in full and/or default of this Note.

No Bankruptcy: By signing below or electronically signing you represent that you have not recently filed for bankruptcy and you do not plan to do so.

NOTICE: We adhere to the Patriot Act and we are required by law to adopt procedures to request and retain in our records information necessary to verify your identity.

By signing or electronically signing this Loan Note you certify that all of the information provided above is true, complete and correct and provided to us, AmeriLoan, for the purpose of inducing us to make the loan for which you are applying. By signing below or electronically signing you also agree to the Agreement to Arbitrate All Disputes and the Agreement Not To Bring, Join Or Participate In Class Actions. By signing or electronically signing this application you authorize AmeriLoan to verify all information that you have provided and acknowledge that this information may be used to verify certain past and/or current credit or payment history information from third party source(s). AmeriLoan may utilize Teletrack or other similar consumer-reporting agency for these purposes. We may disclose all or some of the nonpublic personal information about you that we collect to financial service providers that perform services on our behalf, such as the servicer of your short term loan, and to financial institutions with which we have joint marketing arrangements. Such disclosures are made as necessary to effect, administer and enforce the loan you request or authorize and any loan you may request or authorize with other financial institutions with regard to the processing, funding, servicing, repayment and collection of your loan. (This Application will be deemed incomplete and will not be processed by us unless signed by you below.)

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=40260940(X) KELLYE SLIGERDate: 09/07/2010INSTRUCTIONS: YOU
WILL BE ADVISED OF
YOUR APPROVAL VIA
PHONE OR EMAIL.KELLYE SLIGER

Print Name

v.1.1.27 -

Privacy Policy and
Authorization Agreement

PRIVACY POLICY. Protecting your privacy is important to Amerloan and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with short term loans as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all Amerloan employees for collection, use, retention, and security of nonpublic personal information related to our short term programs.

WHAT INFORMATION WE COLLECT. We may collect "nonpublic personal information" about you from the following sources: information we receive from you on applications or other loan forms, such as your name, address, social security number, assets and income; information about your loan transactions with us, such as your payment history and loan balances; and information we receive from third parties, such as consumer reporting agencies and other lenders, regarding your creditworthiness and credit history. "Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a short term loan to you. For example, as noted above, nonpublic personal information includes your name, social security number, payment history, and the like.

WHAT INFORMATION WE DISCLOSE. We are permitted by law to disclose nonpublic personal information about you to third parties in certain circumstances. For example, we may disclose nonpublic personal information about your short term loans to consumer reporting agencies and to government entities in response to subpoenas. Moreover, we may disclose all of the nonpublic personal information about you that we collect, as described above, to financial service providers that perform services on our behalf, such as the servicer of your short term loan, and to financial institutions with which we have joint marketing arrangements. Such disclosures are made as necessary to effect, administer and enforce the loan you request or authorize.

If you become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

OUR SECURITY PROCEDURES. We also take steps to safeguard customer information. We restrict access to nonpublic personal information about you to those of our and our marketers/servicers employees who need to know that information to provide short term loans to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

1. BY SIGNING OR ELECTRONICALLY SIGNING BELOW YOU VERIFY BANK, RESIDENCE, AND EMPLOYMENT INFORMATION as printed in Item 5 and 6.
2. UNLESS the authorization in Item 6 below is properly and timely revoked, THERE WILL BE A \$30.00 FEE ON ANY ACH DEBIT ENTRY ITEMS THAT ARE RETURNED AT TIME OF COLLECTION.
3. YOU AUTHORIZE US to contact you at your place of employment or residence at any time up to 9:00 p.m., your local time.
4. YOU REPRESENT that you have NOT RECENTLY FILED FOR BANKRUPTCY and you DO NOT PLAN TO DO SO.
5. YOU REPRESENT that your employer remains: OAK RIDGE ASSOC. UNIV.
And your residence remains: [REDACTED]
Rockwood TN, 37854

Please	Enter	any	Changed	Information:
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6. You authorize us, Amerloan, or our servicer, agent, or affiliate to initiate one or more ACH debit entries (for example, at our option, one debit entry may be for the principal of the loan and another for the finance charge) to your Deposit Account indicated below for the payments that come due each pay period and/or each due date concerning every renewal, with regard to the loan for which you are applying. If your pay date falls on a weekend or holiday and you have direct deposit, your account will be debited the business day prior to your normal pay date. YOU REPRESENT that your Depository Institution named below, called BANK, which will receive and debit such entry to your Bank Account, remains:

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=40260940Bank NameRouting/ABA No.Account No.

Please See Item 7, below, if any information has changed.

This Authorization becomes effective at the time we make you the loan for which you are applying and will remain in full force and effect until we have received notice of revocation from you. This authorizes us to make debit entries with regard to any other loan you may have received with us. You may revoke this authorization to effect an ACH debit entry to your Account(s) by giving written notice of revocation to us, which must be received no later than 3 business days prior to the due date of your loan. However, if you timely revoke this authorization to effect ACH debit entries before the loan(s) is paid in full, you authorize us to prepare and submit one or more checks drawn on your Account(s) on or after the due date of your loan. This authorization to prepare and submit a check on your behalf may not be revoked by you until such time as the loan(s) is paid in full.

7. If there is any change in your Bank Information in item 6 above, you MUST PROVIDE US WITH A NEW BLANK CHECK FROM YOUR CHECKING ACCOUNT MARKED "VOID". You authorize us to correct any missing or erroneous information that you provide by calling the bank or capturing the necessary information from that check.

8. **Payment Options:**

- a. **Renewal.** Your loan will be renewed on every* due date unless you notify us of your desire to pay in full or to pay down your principal amount borrowed. You will accrue a new fee every time your loan is renewed. Any fees accrued will not go toward the principal amount owed.

* On your fifth renewal and every renewal thereafter, your loan will be paid down by \$50.00. This means your account will be debited for the finance charge plus \$50.00, this will continue until your loan is paid in full.

- b. **Pay Down.** You can pay down your principal amount by increments of \$50.00. Paying down will decrease the fee charge for renewal.

9. BY SIGNING OR ELECTRONICALLY SIGNING BELOW, YOU ACKNOWLEDGE READING AND AGREEING TO THE STATEMENTS IN ITEMS 2, 3, 4, AND 5, AND THE AUTHORIZATIONS IN ITEMS 6 AND 7, AND THE PAYMENT OPTIONS IN ITEM 8.
10. **Agreement to be Contacted for Reactivation** - As a convenience for our customers, once you have paid off your initial loan with us, we make obtaining reactivations easier. You acknowledge and agree that reactivations are subject to the terms contained herein and that by providing your electronic signature below you accept all reactivations on the terms contained herein. You acknowledge and agree that we may contact you via SMS text-message at the cellular number you have provided after you have paid off your initial loan to inquire as to your interest in obtaining a reactivation. You acknowledge and agree that any charges incurred for receipt of messages sent via SMS text-messaging or requiring the use of web browser via cellular phone to receive are solely your responsibility. Reactivations offered through this process will contain the same terms and conditions as the original loan. Should you desire a reactivation, you will be required to input your electronic signature into your cellular telephone which shall constitute your agreement to the statements in items 2, 3, 4, 5, the authorizations in items 6 and 7, the payment options in item 8, the privacy policy located at http://ameriloan.com/?page=info_privacy, and the terms of use located at http://ameriloan.com/?page=info_terms and your agreement to all other terms contained herein.

KELLYE SLIGER09/07/2010

Date

KELLYE SLIGER

Print Name of Applicant

Sent From: customerservice@ameriloan.com
Date/Time Sent: 09/07/2010 11:01:03 am
Subject: Your Ameriloan Loan Approval



Phone Number: 1-800-362-9090
Email: customerservice@Ameriloan.com
Website: ameriloan.com

Attention: KELLYE SLIGER

Application ID#: [REDACTED]

It is currently anticipated that the proceeds of your loan will be sent to your bank on 09-08-2010*. It will be up to your bank to post the funds to your account, though the posting usually happens the next business day. If you have questions regarding your deposit, please call your bank and ask for the ACH Department to verify posting.

To view your loan status at any time you may visit our website at ameriloan.com. You will receive a link with payment options Please follow the instructions below:

- Open the link
- Login using your username and password

Username: [REDACTED]
Password: [REDACTED]

- Select "click here to view payment options"
- Select your payment option

If you have further questions about your account, please contact us at customerservice@Ameriloan.com or call us at 1-800-362-9090. We are open 7:00 AM to 4:30 PM CST Monday through Thursday and 7:00 AM to 3:30 PM CST on Friday.

Thank you,

Ameriloan

*Your loan is still subject to final approval. Dates are estimates only.

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=40282980

Sent From: SLIGERK@COMCAST.NET
Date/Time Sent: 09/07/2010 02:47:16 pm
Subject: Contact Us Submission

Contact Us Submission received on 09/07/2010 12:32:15pm

Name: KELLYE SLIGER

Application ID: [REDACTED]

Message: I NOTICED THAT MY LOAN DOCUMENTS HAVE TIME OF EMPLOYMENT AS 3
MTHS=2E T= HIS IS INCORRECT=2E I HAVE BEEN WITH MY EMPLOYER FOR 20+YRS=2E
THANKS=2E KELLYE SLIGER



https://live.ecash.eplatflat.com/show_pdf.php?archive_id=40298015

Sent From: customerservice@ameriloan.com
Date/Time Sent: 09/07/2010 07:18:41 pm
Subject: Your Ameriloan Approval Terms



Phone Number: 1-800-362-9090
Fax Number: 1-800-256-9166
Website: ameriloan.com

Attention: KELLYE SLIGER

Application ID#: [REDACTED]

Congratulations, your loan in the amount of \$300.00 has been approved. The cash will be sent to your bank on 09/07/2010*. It will be up to your bank to post the funds to your account, though the posting usually takes place the next business day. If you have questions regarding your deposit, please call your bank and ask for the ACH Department to verify posting.

In the future, you can view the status of your loan at ameriloan.com.

If you have further questions about your account, please contact us at customerservice@Ameriloan.com or call us at 1-800-362-9090. We are open Monday through Thursday 7:00 AM to 4:30 PM and Friday 7:00 AM to 3:30 PM.

Thank you,

Ameriloan

*Dates are estimates only.

PLEASE REVIEW THE FOLLOWING REMINDERS REGARDING YOUR LOAN:

Loan Receipt:

By receiving a loan through Ameriloan you agree that your loan will be renewed on every due date unless you request to pay in full or to pay down your principal amount borrowed, at least 3 full business days prior to your next due date. If you do not notify Ameriloan, 3 full business days prior to your due date, you will only pay the interest fee plus any scheduled pay downs on your due date. If your loan is renewed, you will acquire a new interest fee. If your pay date falls on a weekend or holiday and you have direct deposit, your account will be debited the business day prior to your normal pay date.

Renewal:

Your loan is always due on your paydays. By receiving a loan through Ameriloan you agree that your loan will be renewed unless you request to pay down an additional amount against your principal, or pay out the balance in full. Renewing your loan means that you will pay the renewal fee (only) on this due date. Every time your loan is renewed, you will accrue a new renewal fee. You can renew your loan four times. On the FIFTH renewal, you must pay the renewal fee plus pay down your balance by \$50.00. This is called an automatic pay down. (EXAMPLE: for a \$300.00 dollar loan the fee is \$90.00.

On the 5th renewal, you pay \$140.00 which equals the \$90.00 renewal fee plus the \$50.00 pay down. If you renew your loan again on the next due date, your principal balance will be \$250.00 with a new renewal fee of \$75.00. When the automatic pay down process is in effect this will decrease your principal loan amount and your renewal fee.) After your fifth renewal, your loan must be paid down every due date until it is paid in full.

Pay Down:

You can pay down your principal amount by increments of \$50.00. Paying down will decrease the fee charged for renewal. To accept this option you must notify us of your request in writing via fax at 1-800-256-9166, at least 3 full business days prior to your due date.

If for any reason you do not wish to renew your loan, meaning you wish to pay the full amount due on this due date please contact our customer service department at customerservice@Ameriloan.com or 1-800-362-9090.

There is a three-day rule on a full pay out or pay down on your loan. We need to receive the documentation in our office by 4:30 p.m. THREE FULL BUSINESS DAYS prior to your due date. That means if you are due on Friday, we need to have the document by 4:30 p.m. on Monday.

If we do not receive the documentation, in time, your loan will be renewed.

By receiving a loan with Ameriloan you have agreed to the terms listed below:

AGREEMENT TO ARBITRATE DISPUTES: By signing the application and to induce us, Ameriloan, to process and consider your application for a loan, you and we agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees, that arise out of your application for a loan, the Loan Agreement that you must sign to obtain the loan, this agreement to arbitrate disputes, collection of the loan, or alleging fraud or misrepresentation, whether under the common law or pursuant to federal or state statute or regulation, or otherwise, shall be resolved by binding individual (and not class) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. This agreement to arbitrate disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, or at National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405. If you are unable to pay the costs of arbitration, your arbitration fees will be waived by the NAF. Any arbitration hearing, if one is held, will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction. This Agreement To Arbitrate Disputes is an independent agreement and shall survive the closing and repayment of the loan for which you are applying.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.

AGREEMENT NOT TO BRING, JOIN OR PARTICIPATE IN CLASS ACTIONS: To the extent permitted by law, by signing below you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, servicers, directors, officers and employees. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided

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above.

Governing Law: Both parties agree that this Note and your account shall be governed by all applicable federal laws and all laws of the jurisdiction in which the Lender is located, regardless of which state you may reside, and by signing below or by your electronic signature, you hereby contractually consent to the exclusive exercise of regulatory and adjudicatory authority by the jurisdiction in which the Lenders is located over all matters related to this Note and your account, forsaking any other jurisdiction which either party may claim by virtue of residency.

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=43063099**Subject:** USFastCash Important Document**Applicant:** KELLYE SLIGER**Application****Date :** 11/12/2010**Loan ID:** USFastCash-**src:** usfastcash.com 35356

Personal Information	
Applicant Name: KELLYE SLIGER	Applicants Address:
DOB: [REDACTED]	[REDACTED]
SS#: *** [REDACTED]	ROCKWOOD TN 37854
Home Phone #: (865) 556 [REDACTED]	Length at address: Unspecified
Fax Number: N/A	E-Mail address: [REDACTED]
Cell Number:	Drivers License: [REDACTED]
Employment / Income Information	
Employer: OAK RIDGE ASSOC UNIV	Income comes from? employment
Your work phone: [REDACTED]	
Length of Employment: 3 months	Monthly Take Home pay*: \$4,875.00
Position:	Net pay each pay check*: \$2,250.00
Shift/Hours:	Next four pay dates: 2010-11-19 & 2010-12-03 & 2010-12-17 & 2010-12-31
Direct Deposit?: TRUE	Paid how often: bi_weekly
Checking Account Information	
BANK NAME: [REDACTED]	ABA/ROUTING: [REDACTED]
ACCOUNT NUMBER: [REDACTED]	NEXT CHECK NUMBER:
Personal References	
Ref #1 name: [REDACTED]	Ref #2 name: [REDACTED]
Ref #1 phone: [REDACTED]	Ref #2 phone: [REDACTED]
Ref #1 relationship: OTHER	Ref #2 relationship: OTHER

*or other source of income periodically deposited to your account. However, alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

NOTICE: We adhere to the Patriot Act and we are required by law to adopt procedures to request and retain in our records information necessary to verify your identity. **Agreement to Arbitrate All Disputes:** By signing below or electronically signing and to induce us, USFastCash, to process your application for a loan, you and we agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees, that arise out of your application for one or more loans, the Loan Agreements that govern your repayment obligations, the loan for which you are applying or any other loan we previously made or later make to you, this Agreement To Arbitrate All Disputes, collection of the loan or loans, or alleging fraud or misrepresentation, whether under the common law or pursuant to federal or state statute or regulation, or otherwise, including disputes as to the matters subject to arbitration, shall be resolved by binding individual (and not class) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. This agreement to arbitrate all disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, or at "National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405." If you are unable to pay the costs of arbitration, your arbitration fees may be waived by the NAF. The cost of a participatory hearing, if one is held at your or our request, will be paid for solely by us if the amount of the claim is \$15,000 or less. Unless otherwise ordered by the arbitrator, you and we agree to equally share the costs of a participatory hearing of the claim is for more than \$15,000 or less than \$75,000. Any participatory hearing will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction. This Agreement to Arbitrate All Disputes is an independent agreement and shall survive the closing, funding, repayment and/or default of the loan for which you are applying.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.

Agreement Not To Bring, Join Or Participate In Class Actions: To the extent permitted by law, by signing below or electronically signing you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, servicers, directors, officers and employees. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. You agree to pay the costs we incur, including our court costs and attorney's fees, in seeking such relief. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above. This agreement not to bring, join or participate in class action suits is an independent agreement and shall survive the closing, funding, repayment, and/or default of the loan for which you are applying.

Borrower's Electronic Signature to the above Agreements Appears Below

By signing below or electronically signing this Application you certify that all of the information provided above is true, complete and correct and provided to us, USFastCash, for the purpose of inducing us to make the loan for which you are applying. You also agree to the Agreement to Arbitrate All Disputes and

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the Agreement Not To Bring, Join Or Participate In Class Actions. You authorize USFastCash to verify all information that you have provided and acknowledge that this information may be used to verify certain past and/or current credit or payment history information from third party source(s). USFastCash may utilize Teletrack or other similar consumer-reporting agency for these purposes. We may disclose all or some of the nonpublic personal information about you that we collect to financial service providers that perform services on our behalf, such as the servicer of your short term loan, and to financial institutions with which we have joint marketing arrangements. Such disclosures are made as necessary to effect, administer and enforce the loan you request or authorize and any loan you may request or authorize with other financial institutions with regard to the processing, funding, servicing, repayment and collection of your loan. (This Application will be deemed incomplete and will not be processed by us unless signed by you below.)

(X) KELLYE SLIGER(X) KELLYE SLIGER(X) 11/12/2010

Printed Name of Applicant

Date

Privacy Policy**APPLICATION SUPPLEMENT**

SHORT TERMS LOANS PROVIDE THE CASH NEEDED TO MEET IMMEDIATE SHORT-TERM CASH FLOW PROBLEMS. THEY ARE NOT A SOLUTION FOR LONGER TERM FINANCIAL PROBLEMS FOR WHICH OTHER KINDS OF FINANCING (SUCH AS CREDIT CARDS, AN OVERDRAFT LOAN OR A LOAN FROM FRIENDS OR FAMILY) MAY BE MORE APPROPRIATE AND AFFORDABLE. YOU MAY WANT TO DISCUSS YOUR FINANCIAL SITUATION WITH A NONPROFIT CREDIT COUNSELING SERVICE AVAILABLE TO CONSUMERS EXPERIENCING FINANCIAL PROBLEMS IN YOUR COMMUNITY.

YOU WILL BE CHARGED ADDITIONAL FEES IF YOU RENEW THIS LOAN. As an example, suppose you borrow \$200 for 14 days at an APR of 782.14%. The Finance Charge would be \$60.00. If you did not repay the loan at maturity but chose instead to renew the balance by obtaining a new loan in the same amount and for an additional 14-day period, you would incur an additional Finance Charge of \$60.00. So, if you renew the \$200 loan 4 times, the total Finance Charge you would be required to pay would be \$300.00. Moreover, if there were insufficient funds in your bank account on the date we attempted to effect an ACH debit entry to pay all or part of what you owe, you would incur a Return Item Fee of \$30.00. Your bank may also impose fees for returning ACH debit entries unpaid and, if this practice persists, may even cancel your deposit account.

PRIVACY POLICY: To view our Privacy Policy please click here. The Privacy Policy can be viewed at http://usfastcash.com/?page=info_privacy.

RIGHT TO CANCEL: YOU MAY CANCEL THIS LOAN WITHOUT COST OR FURTHER OBLIGATION TO US, IF YOU DO SO BY THE END OF BUSINESS ON THE BUSINESS DAY AFTER THE LOAN PROCEEDS ARE DEPOSITED INTO YOUR CHECKING ACCOUNT.

To submit your cancellation form click here. The cancellation form can be viewed at http://usfastcash.com/?page=docs_cancellation.

LOAN NOTE AND DISCLOSURE

Borrower's Name: KELLYE SLIGER

Date: 11/12/2010 ID#: USFastCash- [REDACTED]

Parties: In this Loan Note and Disclosure ("Note") you are the person named as Borrower above. "We" USFastCash are the lender (the "Lender"). All references to "we", "us" or "ourselves" mean the Lender. Unless this Note specifies otherwise or unless we notify you to the contrary in writing, all notices and documents you are to provide to us shall be provided to USFastCash at the fax number and address specified in this Note and in your other loan documents.

The Account: You have deposit account, [REDACTED]. You authorize us to effect a

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credit entry to deposit the proceeds of the Loan (the Amount Financed Indicated below) to your Account at the Bank.
DISCLOSURE OF CREDIT TERMS: The information in the following box is part of this Note.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate (e) 608.33%	FINANCE CHARGE The dollar amount the credit will cost you. \$90.00	Amount Financed The amount of credit provided to you or on your behalf. \$300.00	Total of Payments The amount you will have paid after you have made the scheduled payment. \$390.00
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Your Payment Schedule will be: 1 payment of \$390.00 due on 2010-12-03, if you decline* the option of renewing your loan. If your pay date falls on a weekend or holiday and you have direct deposit, your account will be debited on the business day prior to your normal pay date. If renewal is accepted you will pay the finance charge of \$90.00 only, on 2010-12-03. You will accrue new finance charges with every renewal of your loan. On the due date resulting from a fourth renewal and every renewal due date thereafter, your loan must be paid down by \$50.00. This means your Account will be debited the finance charge plus \$50.00 on the due date. This will continue until your loan is paid in full. *To decline the option of renewal, you must select your payment options using the Account Summary link sent to your email at least three business days before your loan is due. **Security:** The loan is unsecured.

Prepayment: You may prepay your loan only in increments of \$50.00. If you prepay your loan in advance, you will not receive a refund of any Finance Charge. (e) The Annual Percentage Rate is estimated based on the anticipated date the proceeds will be deposited to or paid on your account, which is 11-15-2010.

Itemization Of Amount Financed of \$300.00; Given to you directly: \$300.00; Paid on your account \$0

See below and your other contract documents for any additional information about prepayment, nonpayment and default.

Promise To Pay: You promise to pay to us or to our order and our assignees, on the date indicated in the Payment Schedule, the Total of Payments, unless this Note is renewed. If this Note is renewed, then on the Due Date, you will pay the Finance Charge shown above. This Note will be renewed on the Due Date unless at least three Business Days Before the Due Date either you tell us you do not want to renew the Note or we tell you that the Note will not be renewed. Information regarding the renewal of your loan will be sent to you prior to any renewal showing the new due date, finance charge and all other disclosures. As used in the Note, the term "Business Day" means a day other than Saturday, Sunday or legal holiday, that USFastCash is open for business. This Note may be renewed four times without having to make any principal payments on the Note. If this Note is renewed more than four times, then on the due date resulting from your fourth renewal, and on the due date resulting from each and every subsequent renewal, you must pay the finance charge required to be paid on that due date and make a principal payment of \$50.00. Any payment due on the Note shall be made by us effecting one or more ACH debit entries to your Account at the Bank. You authorize us to effect this payment by these ACH debit entries. You may revoke this authorization at any time up to three Business Days prior to the date any payment becomes due on this Note. However, if you timely revoke this authorization, you authorize us to prepare and submit a check drawn on your Account to repay your loan when it comes due. If there are insufficient funds on deposit in Your Account to effect the ACH debit entry or to pay the check or otherwise cover the Loan payment on the due date, you promise to pay Us all sums You owe by another form of payment other than personal check. We do not accept personal checks, however, if You send Us a check, You authorize Us to perform an ACH debit on that Account in the amount specified.

Return Item Fee: If sufficient funds are not available in the Account on the due date to cover the ACH debit entry or check, you agree to pay us a Return Item Fee of \$30.

Prepayment: The Finance Charge consists solely of a loan fee that is earned in full at the time the loan is funded. Although you may pay all or part of your loan in advance without penalty, you will not receive a refund or credit of any part or all of the Finance Charge.

Governing Law: Both parties agree that this Note and your account shall be governed by all applicable federal laws and all laws of the jurisdiction in which the Lender is located, regardless of which state you may reside, and by signing below or by your electronic signature, you hereby contractually consent to the exclusive exercise of regulatory and adjudicatory authority by the jurisdiction in which the Lenders is located over all matters related to this Note and your account, forsaking any other jurisdiction which either party may claim by virtue of residency.

Arbitration of All Disputes: You and we agree that any and all claims, disputes or controversies between you and us, any claim by either of us against the other (or the employees, officers, directors, agents, servicers or assigns of the other) and any claim arising from or relating to your application for this loan, regarding this loan or any other loan you previously or may later obtain from us, this Note, this agreement to arbitrate all disputes, your agreement not to bring, join or participate in class actions, regarding collection of the loan, alleging fraud or misrepresentation, whether under common law or pursuant to federal, state or local statute, regulation or ordinance, including disputes regarding the matters subject to arbitration, or otherwise, shall be resolved by binding individual (and not joint) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. No class arbitration. All disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION. This agreement to arbitrate all disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, by telephone at 800-474-2371, or at "National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405." Your arbitration fees will be waived by the NAF. In the event you cannot afford to pay them. The cost of any participatory, documentary or telephone hearing, if one is held at your or our request, will be paid for solely by us as provided in the NAF Rules and, if a participatory hearing is requested, it will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION **Agreement Not To Bring, Join Or Participate In Class Actions:** To the extent permitted by law, you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us, our employees, officers, directors, servicers and assigns. You agree to the entry of Injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. You agree to pay the attorney's fees and court costs we incur in seeking such relief. This agreement does not constitute a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above.

Survival: The provisions of this Loan Note And Disclosure dealing with the Agreement To Arbitrate All Disputes and the Agreement Not To Bring, Join Or Participate In Class Actions shall survive repayment in full and/or default of this Note.

No Bankruptcy: By signing below or electronically signing you represent that you have not recently filed for bankruptcy and you do not plan to do so.

NOTICE: We adhere to the Patriot Act and we are required by law to adopt procedures to request and retain in our records information necessary to verify your identity.

By signing or electronically signing this Loan Note you certify that all of the information provided above is true, complete and correct and provided to us, USFastCash, for the purpose of inducing us to make the loan for which you are applying. By signing below or electronically signing you also agree to the Agreement to Arbitrate All Disputes and the Agreement Not To Bring, Join Or Participate In Class Actions. By signing or electronically signing this application you authorize USFastCash to verify all information that you have provided and acknowledge that this information may be used to verify certain past and/or current credit or payment history information from third party source(s). USFastCash may utilize Teletrack or other similar consumer-reporting agency for these purposes. We may disclose all or some of the nonpublic personal information about you that we collect to financial service providers that perform services on our behalf, such as the servicer of your short term loan, and to financial institutions with which we have joint marketing arrangements. Such disclosures are made as necessary to effect, administer and enforce the loan you request or authorize and any loan you may request or authorize with other financial institutions with regard to the processing, funding, servicing, repayment and collection of your loan. (This Application will be deemed incomplete and will not be processed by us unless signed by you below.)

**INSTRUCTIONS: YOU
WILL BE ADVISED OF
YOUR APPROVAL VIA
PHONE OR EMAIL.**

(X) KELLYE SLIGER

Date: 11/12/2010

KELLYE SLIGER

Print Name

v.1.1.27 -

Privacy Policy and
Authorization Agreement



PRIVACY POLICY. Protecting your privacy is important to USFastCash and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with short term loans as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all USFastCash employees for collection, use, retention, and security of nonpublic personal information related to our short term programs.

WHAT INFORMATION WE COLLECT. We may collect "nonpublic personal information" about you from the following sources: Information we receive from you on applications or other loan forms, such as your name, address, social security number, assets and income; information about your loan transactions with us, such as your payment history and loan balances; and information we receive from third parties, such as consumer reporting agencies and other lenders, regarding your creditworthiness and credit history. "Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a short term loan to you. For example, as noted above, nonpublic personal information includes your name, social security number, payment history, and the like.

WHAT INFORMATION WE DISCLOSE. We are permitted by law to disclose nonpublic personal information about you to third parties in certain circumstances. For example, we may disclose nonpublic personal information about your short term loans to consumer reporting agencies and to government entities in response to subpoenas. Moreover, we may disclose all of the nonpublic personal information about you that we collect, as described above, to financial service providers that perform services on our behalf, such as the servicer of your short term loan, and to financial institutions with which we have joint marketing arrangements. Such disclosures are made as necessary to effect, administer and enforce the loan you request or authorize.

If you become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

OUR SECURITY PROCEDURES. We also take steps to safeguard customer information. We restrict access to nonpublic personal information about you to those of our and our marketers/servicers employees who need to know that information to provide short term loans to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

1. BY SIGNING OR ELECTRONICALLY SIGNING BELOW YOU VERIFY BANK, RESIDENCE, AND EMPLOYMENT INFORMATION as printed in Item 5 and 6.
2. UNLESS the authorization in item 6 below is properly and timely revoked, THERE WILL BE A \$30.00 FEE ON ANY ACH DEBIT ENTRY ITEMS THAT ARE RETURNED AT TIME OF COLLECTION.
3. YOU AUTHORIZE US to contact you at your place of employment or residence at any time up to 9:00 p.m., your local time.
4. YOU REPRESENT that you have NOT RECENTLY FILED FOR BANKRUPTCY and you DO NOT PLAN TO DO SO.
5. YOU REPRESENT that your employer remains: OAK RIDGE ASSOC UNIV
And your residence remains: [REDACTED]
ROCKWOOD TN, 37854

Please Enter any Changed Information:

6. You authorize us, USFastCash, or our servicer, agent, or affiliate to initiate one or more ACH debit entries (for example, at our option, one debit entry may be for the principal of the loan and another for the finance charge) to your Deposit Account indicated below for the payments that come due each pay period and/or each due date concerning every renewal, with regard to the loan for which you are applying. If your pay date falls on a weekend or holiday and you have direct deposit, your account will be debited the business day prior to your normal pay date. YOU REPRESENT that your Depository Institution named below, called BANK, which will receive and debit such entry to your Bank Account, remains:

Bank NameRouting/ABA No.Account No.

Please See Item 7, below, if any Information has changed.

This Authorization becomes effective at the time we make you the loan for which you are applying and will remain in full force and effect until we have received notice of revocation from you. This authorizes us to make debit entries with regard to any other loan you may have received with us. You may revoke this authorization to effect an ACH debit entry to your Account(s) by giving written notice of revocation to us, which must be received no later than 3 business days prior to the due date of your loan. However, if you timely revoke this authorization to effect ACH debit entries before the loan(s) is paid in full, you authorize us to prepare and submit one or more checks drawn on your Account(s) on or after the due date of your loan. This authorization to prepare and submit a check on your behalf may not be revoked by you until such time as the loan(s) is paid in full.

7. If there is any change in your Bank Information in Item 6 above, you MUST PROVIDE US WITH A NEW BLANK CHECK FROM YOUR CHECKING ACCOUNT MARKED "VOID". You authorize us to correct any missing or erroneous information that you provide by calling the bank or capturing the necessary information from that check.

8. **Payment Options:**

- a. **Renewal.** Your loan will be renewed on every* due date unless you notify us of your desire to pay in full or to pay down your principal amount borrowed. You will accrue a new fee every time your loan is renewed. Any fees accrued will not go toward the principal amount owed.

* On your fifth renewal and every renewal thereafter, your loan will be paid down by \$50.00. This means your account will be debited for the finance charge plus \$50.00, this will continue until your loan is paid in full.

- b. **Pay Down.** You can pay down your principal amount by increments of \$50.00. Paying down will decrease the fee charge for renewal.

9. BY SIGNING OR ELECTRONICALLY SIGNING BELOW, YOU ACKNOWLEDGE READING AND AGREEING TO THE STATEMENTS IN ITEMS 2, 3, 4, AND 5, AND THE AUTHORIZATIONS IN ITEMS 6 AND 7, AND THE PAYMENT OPTIONS IN ITEM 8.

10. **Agreement to be Contacted for Reactivation** - As a convenience for our customers, once you have paid off your initial loan with us, we make obtaining reactivations easier. You acknowledge and agree that reactivations are subject to the terms contained herein and that by providing your electronic signature below you accept all reactivations on the terms contained herein. You acknowledge and agree that we may contact you via SMS text-message at the cellular number you have provided after you have paid off your initial loan to inquire as to your interest in obtaining a reactivation. You acknowledge and agree that any charges incurred for receipt of messages sent via SMS text-messaging or requiring the use of web browser via cellular phone to receive are solely your responsibility. Reactivations offered through this process will contain the same terms and conditions as the original loan. Should you desire a reactivation, you will be required to input your electronic signature into your cellular telephone which shall constitute your agreement to the statements in Items 2, 3, 4, 5, the authorizations in Items 6 and 7, the payment options in Item 8, the privacy policy located at http://usfastcash.com/?page=info_privacy, and the terms of use located at http://usfastcash.com/?page=info_terms and your agreement to all other terms contained herein.

KELLYE SLIGER11/12/2010

Date

KELLYE SLIGER

Print Name of Applicant

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=43065475

Sent From: customerservice@usfastcash.com
Date/Time Sent: 11/12/2010 02:05:53 pm
Subject: Your USFastCash Loan Approval



Phone Number: 1-800-640-1295
Email: customerservice@USFastCash.com
Website: USFastCash.com

Attention: KELLYE SLIGER

Application ID#: [REDACTED]

It is currently anticipated that the proceeds of your loan will be sent to your bank on 11-15-2010*. It will be up to your bank to post the funds to your account, though the posting usually happens the next business day. If you have questions regarding your deposit, please call your bank and ask for the ACH Department to verify posting.

To view your loan status at any time you may visit our website at USFastCash.com. You will receive a link with payment options Please follow the instructions below:

- Open the link
- Login using your username and password

Username: [REDACTED]

Password: [REDACTED]

- Select "click here to view payment options"
- Select your payment option

If you have further questions about your account, please contact us at customerservice@USFastCash.com or call us at 1-800-640-1295. We are open Monday through Thursday 8:00 AM to 4:30 PM and Friday 8:00 AM to 3:30 PM.

Thank you,

USFastCash

*Your loan is still subject to final approval. Dates are estimates only.

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=43074827

Sent From: customerservice@usfastcash.com
Date/Time Sent: 11/12/2010 07:07:32 pm
Subject: Your USFastCash Approval Terms



Phone Number: 1-800-640-1295
Fax Number: 1-800-803-8796
Website: USFastCash.com

Attention: KELLYE SLIGER

Application ID#: [REDACTED]

Congratulations, your loan in the amount of \$300.00 has been approved. The cash will be sent to your bank on 11/12/2010*. It will be up to your bank to post the funds to your account, though the posting usually takes place the next business day. If you have questions regarding your deposit, please call your bank and ask for the ACH Department to verify posting.

In the future, you can view the status of your loan at USFastCash.com.

If you have further questions about your account, please contact us at customerservice@USFastCash.com or call us at 1-800-640-1295. We are open Monday through Thursday 8:00 AM to 4:30 PM and Friday 8:00 AM to 3:30 PM.

Thank you,

USFastCash

*Dates are estimates only.

PLEASE REVIEW THE FOLLOWING REMINDERS REGARDING YOUR LOAN:

Loan Receipt:

By receiving a loan through USFastCash you agree that your loan will be renewed on every due date unless you request to pay in full or to pay down your principal amount borrowed, at least 3 full business days prior to your next due date. If you do not notify USFastCash, 3 full business days prior to your due date, you will only pay the renewal fee plus any scheduled pay downs on your due date. If your loan is renewed, you will acquire a new renewal fee. If your pay date falls on a weekend or holiday and you have direct deposit, your account will be debited the business day prior to your normal pay date.

Renewal:

Your loan is always due on your paydays. By receiving a loan through USFastCash you agree that your loan will be renewed unless you request to pay down an additional amount against your principal, or pay out the balance in full. Renewing your loan means that you will pay the renewal fee (only) on this due date. Every time your loan is renewed, you will accrue a new renewal fee. You can renew your loan four times. On the FIFTH and subsequent due dates, you must pay the renewal fee plus pay down your balance by \$50.00. This is called an automatic pay down. When in automatic pay down,

your principal loan amount and renewal fee will decrease. (EXAMPLE: For a \$300.00 dollar loan the fee is \$90.00. On the 5th due date, you pay \$140.00 which equals the \$90.00 renewal fee plus the \$50.00 pay down. Consequently, your principal balance will be \$250.00 with a new renewal fee of \$75.00.) Once the automatic pay down has begun, your loan must be paid down every due date until it is paid in full.

Pay Down:

You can pay down your principal amount by increments of \$50.00. Paying down will decrease the renewal fee. To accept this option you must notify us of your request in writing via fax at 1-800-803-8796, at least 3 full business days prior to your due date.

If for any reason you do not wish to renew your loan, meaning you wish to pay the full amount due on this due date please contact our customer service department at customerservice@USFastCash.com or 1-800-640-1295.

There is a three-day rule on a full pay out or pay down on your loan. We need to receive the documentation in our office by 4:30 p.m. THREE FULL BUSINESS DAYS prior to your due date. That means if you are due on Friday, we need to have the document by 4:30 p.m. on Monday.

If we do not receive the documentation, in time, your loan will be renewed.

By receiving a loan with USFastCash you have agreed to the terms listed below:

AGREEMENT TO ARBITRATE DISPUTES: By signing the application and to induce us, USFastCash, to process and consider your application for a loan, you and we agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees, that arise out of your application for a loan, the Loan Agreement that you must sign to obtain the loan, this agreement to arbitrate disputes, collection of the loan, or alleging fraud or misrepresentation, whether under the common law or pursuant to federal or state statute or regulation, or otherwise, shall be resolved by binding individual (and not class) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. This agreement to arbitrate disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, or at National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405. If you are unable to pay the costs of arbitration, your arbitration fees will be waived by the NAF. Any arbitration hearing, if one is held, will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction. This Agreement To Arbitrate Disputes is an independent agreement and shall survive the closing and repayment of the loan for which you are applying.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.

AGREEMENT NOT TO BRING, JOIN OR PARTICIPATE IN CLASS ACTIONS: To the extent permitted by law, by signing below you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, servicers, directors, officers and employees. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided

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above.

Governing Law: Both parties agree that this Note and your account shall be governed by all applicable federal laws and all laws of the jurisdiction in which the Lender is located, regardless of which state you may reside, and by signing below or by your electronic signature, you hereby contractually consent to the exclusive exercise of regulatory and adjudicatory authority by the jurisdiction in which the Lenders is located over all matters related to this Note and your account, forsaking any other jurisdiction which either party may claim by virtue of residency.

DD

Subject: 500FastCash Important Document

Applicant: TINA DECKARD

Application

Date : 03/14/2011

Loan ID: 500FastCash-[REDACTED]

src: 500fastcash.com 36726

Personal Information

Applicant Name: TINA DECKARD

Applicants Address:

DOB: [REDACTED]

Lees Summit MO 64086

SS#: ***-**-****

Length at address:

Home Phone #: [REDACTED]

Unspecified

Fax Number: N/A

E-Mail address: [REDACTED]

Cell Number: ([REDACTED])

Drivers License: [REDACTED]

Employment / Income Information

Employer: DISABLED

Income comes from? benefits

Your work phone: ([REDACTED])

Length of Employment: [REDACTED]

Monthly Take Home pay*: \$887.00

Position:

Net pay each pay check*: \$887.00

Shift/Hours:

Next four pay dates: 2011-04-01 & 2011-05-03 & 2011-06-03 & 2011-07-01

Direct Deposit?: TRUE

Paid how often: monthly

Checking Account Information

BANK NAME: [REDACTED]

ABA/ROUTING: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

NEXT CHECK NUMBER:

Personal References

Ref #1 name: [REDACTED]

Ref #2 name: [REDACTED]

Ref #1 phone: (5[REDACTED])

Ref #2 phone: (5[REDACTED])

Ref #1 relationship: [REDACTED]

Ref #2 relationship: [REDACTED]

*or other source of income periodically deposited to your account. However, alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

NOTICE. We adhere to the Patriot Act and we are required by law to adopt procedures to request and retain in our records information necessary to verify your identity. **Agreement to Arbitrate All Disputes:** By signing below or electronically signing and to induce us, 500FastCash, to process your application for a loan, you and we agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees, that arise out of your application for one or more loans, the Loan Agreements that govern your repayment obligations, the loan for which you are applying or any other loan we previously made or later make to you, this Agreement To Arbitrate All Disputes, collection of the loan or loans, or alleging fraud or misrepresentation, whether under the common law or pursuant to federal or state statute or regulation, or otherwise, including disputes as to the matters subject to arbitration, shall be resolved by binding individual (and not class) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. This agreement to arbitrate all disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, or at "National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405." If you are unable to pay the costs of arbitration, your arbitration fees may be waived by the NAF. The cost of a participatory hearing, if one is held at your or our request, will be paid for solely by us if the amount of the claim is \$15,000 or less. Unless otherwise ordered by the arbitrator, you and we agree to equally share the costs of a participatory hearing of the claim is for more than \$15,000 or less than \$75,000. Any participatory hearing will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction. This Agreement to Arbitrate All Disputes is an independent agreement and shall survive the closing, funding, repayment and/or default of the loan for which you are applying.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.

Agreement Not To Bring, Join Or Participate In Class Actions: To the extent permitted by law, by signing below or electronically signing you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, servicers, directors, officers and employees. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. You agree to pay the costs we incur, including our court costs and attorney's fees, in seeking such relief. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above. This agreement not to bring, join or participate in class action suits is an independent agreement and shall survive the closing, funding, repayment, and/or default of the loan for which you are applying.

Borrower's Electronic Signature to the above Agreements Appears Below

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=4767623

By signing below or electronically signing this Application you certify that all of the information provided above is true, complete and correct and provided to us, 500FastCash, for the purpose of inducing us to make the loan for which you are applying. You also agree to the Agreement to Arbitrate All Disputes and the Agreement Not To Bring, Join Or Participate in Class Actions. You authorize 500FastCash to verify all information that you have provided and acknowledge that this information may be used to verify certain past and/or current credit or payment history information from third party source(s). 500FastCash may utilize Teletrack or other similar consumer-reporting agency for these purposes. We may disclose all or some of the nonpublic personal information about you that we collect to financial service providers that perform services on our behalf, such as the servicer of your short term loan, and to financial institutions with which we have joint marketing arrangements. Such disclosures are made as necessary to effect, administer and enforce the loan you request or authorize and any loan you may request or authorize with other financial institutions with regard to the processing, funding, servicing, repayment and collection of your loan. (This Application will be deemed incomplete and will not be processed by us unless signed by you below.)

(X) TINA DECKARD(X) TINA DECKARD(X) 03/14/2011

Printed Name of Applicant

Date

Privacy Policy

APPLICATION SUPPLEMENT

SHORT TERMS LOANS PROVIDE THE CASH NEEDED TO MEET IMMEDIATE SHORT-TERM CASH FLOW PROBLEMS. THEY ARE NOT A SOLUTION FOR LONGER TERM FINANCIAL PROBLEMS FOR WHICH OTHER KINDS OF FINANCING (SUCH AS CREDIT CARDS, AN OVERDRAFT LOAN OR A LOAN FROM FRIENDS OR FAMILY) MAY BE MORE APPROPRIATE AND AFFORDABLE. YOU MAY WANT TO DISCUSS YOUR FINANCIAL SITUATION WITH A NONPROFIT CREDIT COUNSELING SERVICE AVAILABLE TO CONSUMERS EXPERIENCING FINANCIAL PROBLEMS IN YOUR COMMUNITY.

YOU WILL BE CHARGED ADDITIONAL FEES IF YOU RENEW THIS LOAN. As an example, suppose you borrow \$200 for 14 days at an APR of 782.14%. The Finance Charge would be \$60.00. If you did not repay the loan at maturity but chose instead to renew the balance by obtaining a new loan in the same amount and for an additional 14-day period, you would incur an additional Finance Charge of \$60.00. So, if you renew the \$200 loan 4 times, the total Finance Charge you would be required to pay would be \$300.00. Moreover, if there were insufficient funds in your bank account on the date we attempted to effect an ACH debit entry to pay all or part of what you owe, you would incur a Return Item Fee of \$30.00. Your bank may also impose fees for returning ACH debit entries unpaid and, if this practice persists, may even cancel your deposit account.

PRIVACY POLICY: To view our Privacy Policy please click here. The Privacy Policy can be viewed at http://500fastcash.com/?page=info_privacy.

RIGHT TO CANCEL: YOU MAY CANCEL THIS LOAN WITHOUT COST OR FURTHER OBLIGATION TO US, IF YOU DO SO BY THE END OF BUSINESS ON THE BUSINESS DAY AFTER THE LOAN PROCEEDS ARE DEPOSITED INTO YOUR CHECKING ACCOUNT.

To submit your cancellation form click here. The cancellation form can be viewed at http://500fastcash.com/?page=docs_cancellation.

LOAN NOTE AND DISCLOSURE

Borrower's Name: TINA DECKARD

Date: 03/14/2011 ID#: 500FastCash- [REDACTED]

Parties: In this Loan Note and Disclosure ("Note") you are the person named as Borrower above. "We" 500FastCash are the lender (the "Lender").

All references to "we", "us" or "ourselves" mean the Lender. Unless this Note specifies otherwise or unless we notify you to the contrary in writing, all notices and documents you are to provide to us shall be provided to 500FastCash at the fax number and address specified in this Note and in your other loan documents.

The Account: You have deposit account (XXXXXXXXXXXXXXXXXXXX). You authorize us to effect a credit entry to deposit the proceeds of the Loan (the Amount Financed indicated below) to your Account at the Bank.

DISCLOSURE OF CREDIT TERMS: The information in the following box is part of this Note.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made the scheduled payment.
(e) 644.12%	\$75.00	\$250.00	\$325.00

Your Payment Schedule will be: 1 payment of \$325.00 due on 2011-04-01, if you decline* the option of renewing your loan. If your pay date falls on a weekend or holiday and you have direct deposit, your account will be debited on the business day prior to your normal pay date. If renewal is accepted you will pay the finance charge of \$75.00 only, on 2011-04-01. You will accrue new finance charges with every renewal of your loan. On the due date resulting from a fourth renewal and every renewal due date thereafter, your loan must be paid down by \$50.00. This means your Account will be debited the finance charge plus \$50.00 on the due date. This will continue until your loan is paid in full. *To decline the option of renewal, you must select your payment options using the Account Summary link sent to your email at least three business days before your loan is due. Security: The loan is unsecured.

Prepayment: You may prepay your loan only in increments of \$50.00. If you prepay your loan in advance, you will not receive a refund of any Finance Charge.(e) The Annual Percentage Rate is estimated based on the anticipated date the proceeds will be deposited to or paid on your account, which is 3-15-2011.

Itemization Of Amount Financed of \$250.00; Given to you directly: \$250.00; Paid on your account \$0

(See below and your other contract documents for any additional information about prepayment, nonpayment and default.)

Promise To Pay: You promise to pay to us or to our order and our assignees, on the date indicated in the Payment Schedule, the Total of Payments, unless this Note is renewed. If this Note is renewed, then on the Due Date, you will pay the Finance Charge shown above. This Note will be renewed on the Due Date unless at least three Business Days Before the Due Date either you tell us you do not want to renew the Note or we tell you that the Note will not be renewed. Information regarding the renewal of your loan will be sent to you prior to any renewal showing the new due date, finance charge and all other disclosures. As used in the Note, the term "Business Day" means a day other than Saturday, Sunday or legal holiday, that 500FastCash is open for business. This Note may be renewed four times without having to make any principal payments on the Note. If this Note is renewed more than four times, then on the due date resulting from your fourth renewal, and on the due date resulting from each and every subsequent renewal, you must pay the finance charge required to be paid on that due date and make a principal payment of \$50.00. Any payment due on the Note shall be made by us effecting one or more ACH debit entries to your Account at the Bank. You authorize us to effect this payment by these ACH debit entries. You may revoke this authorization at any time up to three Business Days prior to the date any payment becomes due on this Note. However, if you timely revoke this authorization, you authorize us to prepare and submit a check drawn on your Account to repay your loan when it comes due. If there are insufficient funds on deposit in Your Account to effect the ACH debit entry or to pay the check or otherwise cover the Loan payment on the due date, you promise to pay Us all sums You owe by another form of payment other than personal check. We do not accept personal checks, however, if You send Us a check. You authorize Us to perform an ACH debit on that Account in the amount specified.

Return Item Fee: If sufficient funds are not available in the Account on the due date to cover the ACH debit entry or check, you agree to pay us a Return Item Fee of \$30.

Prepayment: The Finance Charge consists solely of a loan fee that is earned in full at the time the loan is funded. Although you may pay all or part of your loan in advance without penalty, you will not receive a refund or credit of any part or all of the Finance Charge.

Governing Law: Both parties agree that this Note and your account shall be governed by all applicable federal laws and all laws of the jurisdiction in which the Lender is located, regardless of which state you may reside, and by signing below or by your electronic signature, you hereby contractually consent to the exclusive exercise of regulatory and adjudicatory authority by the jurisdiction in which the Lenders is located over all matters related to this Note and your account, forsaking any other jurisdiction which either party may claim by virtue of residency.

Arbitration of All Disputes: You and we agree that any and all claims, disputes or controversies between you and us, any claim by either of us against the other (or the employees, officers, directors, agents, servicers or assigns of the other) and any claim arising from or relating to your application for this loan, regarding this loan or any other loan you previously or may later obtain from us, this Note, this agreement to arbitrate all disputes, your agreement not to bring, join or participate in class actions, regarding collection of the loan, alleging fraud or misrepresentation, whether under common law or pursuant to federal, state or local statute, regulation or ordinance, including disputes regarding the matters subject to arbitration, or otherwise, shall be resolved by binding individual (and not joint) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. No class arbitration. All disputes including any Representative Claims against us and/or related third parties shall be resolved by binding arbitration only on an individual basis with you. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION. This agreement to arbitrate all disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, by telephone at 800-474-2371, or at "National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405." Your arbitration fees will be waived by the NAF in the event you cannot afford to pay them. The cost of any participatory, documentary or telephone hearing, if one is held at your or our request, will be paid for solely by us as provided in the NAF Rules and, if a participatory hearing is requested, it will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction. NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION. **Agreement Not To Bring, Join Or Participate In Class Actions:** To the extent permitted by law, you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us, our employees, officers, directors, servicers and assigns. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. You agree to pay the attorney's fees and court costs we incur in seeking such relief. This agreement does not constitute a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above.

Survival: The provisions of this Loan Note And Disclosure dealing with the Agreement To Arbitrate All Disputes and the Agreement Not To Bring, Join Or Participate In Class Actions shall survive repayment in full and/or default of this Note.

No Bankruptcy: By signing below or electronically signing you represent that you have not recently filed for bankruptcy and you do not plan to do so.

NOTICE: We adhere to the Patriot Act and we are required by law to adopt procedures to request and retain in our records information necessary to verify your identity.

By signing or electronically signing this Loan Note you certify that all of the information provided above is true, complete and correct and provided to us, 500FastCash, for the purpose of inducing us to make the loan for which you are applying. By signing below or electronically signing you also agree to the Agreement to Arbitrate All Disputes and the Agreement Not To Bring, Join Or Participate In Class Actions. By signing or electronically signing this application you authorize 500FastCash to verify all information that you have provided and acknowledge that this information may be used to verify certain past and/or current credit or payment history information from third party source(s). 500FastCash may utilize Teletrack or other similar consumer-reporting agency for

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these purposes. We may disclose all or some of the nonpublic personal information about you that we collect to financial service providers that perform services on our behalf, such as the servicer of your short term loan, and to financial institutions with which we have joint marketing arrangements. Such disclosures are made as necessary to effect, administer and enforce the loan you request or authorize and any loan you may request or authorize with other financial institutions with regard to the processing, funding, servicing, repayment and collection of your loan. (This Application will be deemed incomplete and will not be processed by us unless signed by you below.)

**INSTRUCTIONS: YOU
WILL BE ADVISED OF
YOUR APPROVAL VIA
PHONE OR EMAIL.**

(X) TINA DECKARD

Date: 03/14/2011

TINA DECKARD

Print Name

v.1.1.27 -

**Privacy Policy and
Authorization Agreement**

PRIVACY POLICY. Protecting your privacy is important to 500FastCash and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with short term loans as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all 500FastCash employees for collection, use, retention, and security of nonpublic personal information related to our short term programs.

WHAT INFORMATION WE COLLECT. We may collect "nonpublic personal information" about you from the following sources: Information we receive from you on applications or other loan forms, such as your name, address, social security number, assets and income; Information about your loan transactions with us, such as your payment history and loan balances; and Information we receive from third parties, such as consumer reporting agencies and other lenders, regarding your creditworthiness and credit history. "Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a short term loan to you. For example, as noted above, nonpublic personal information includes your name, social security number, payment history, and the like.

WHAT INFORMATION WE DISCLOSE. We are permitted by law to disclose nonpublic personal information about you to third parties in certain circumstances. For example, we may disclose nonpublic personal information about your short term loans to consumer reporting agencies and to government entities in response to subpoenas. Moreover, we may disclose all of the nonpublic personal information about you that we collect, as described above, to financial service providers that perform services on our behalf, such as the servicer of your short term loan, and to financial institutions with which we have joint marketing arrangements. Such disclosures are made as necessary to effect, administer and enforce the loan you request or authorize.

If you become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

OUR SECURITY PROCEDURES. We also take steps to safeguard customer information. We restrict access to nonpublic personal information about you to those of our and our marketers/servicers employees who need to know that information to provide short term loans to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

1. BY SIGNING OR ELECTRONICALLY SIGNING BELOW YOU VERIFY BANK, RESIDENCE, AND EMPLOYMENT INFORMATION as printed in item 5 and 6.
2. UNLESS the authorization in item 6 below is properly and timely revoked, THERE WILL BE A \$30.00 FEE ON ANY ACH DEBIT ENTRY ITEMS THAT ARE RETURNED AT TIME OF COLLECTION.
3. YOU AUTHORIZE US to contact you at your place of employment or residence at any time up to 9:00 p.m., your local time.
4. YOU REPRESENT that you have NOT RECENTLY FILED FOR BANKRUPTCY and you DO NOT PLAN TO DO SO.
5. YOU REPRESENT that your employer remains: **DISABLED**
And your residence remains: **[REDACTED]**
Lees Summit MO, 64086

Please

Enter

any

Changed

Information:

6. You authorize us, 500FastCash, or our servicer, agent, or affiliate to initiate one or more ACH debit entries (for example, at our option, one debit entry may be for the principal of the loan and another for the finance charge) to your Deposit Account indicated below for the payments that come due each pay period

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and/or each due date concerning every renewal, with regard to the loan for which you are applying. If your pay date falls on a weekend or holiday and you have direct deposit, your account will be debited the business day prior to your normal pay date. YOU REPRESENT that your Depository Institution named below, called BANK, which will receive and debit such entry to your Bank Account, remains:

<u>Bank Name</u>	<u>Routing/ABA No.</u>	<u>Account No.</u>
[REDACTED]	[REDACTED]	[REDACTED]

Please See Item 7, below, if any Information has changed.

This Authorization becomes effective at the time we make you the loan for which you are applying and will remain in full force and effect until we have received notice of revocation from you. This authorizes us to make debit entries with regard to any other loan you may have received with us. You may revoke this authorization to effect an ACH debit entry to your Account(s) by giving written notice of revocation to us, which must be received no later than 3 business days prior to the due date of you loan. However, if you timely revoke this authorization to effect ACH debit entries before the loan(s) is paid in full, you authorize us to prepare and submit one or more checks drawn on your Account(s) on or after the due date of your loan. This authorization to prepare and submit a check on your behalf may not be revoked by you until such time as the loan(s) is paid in full.

7. If there is any change in your Bank Information in item 6 above, you MUST PROVIDE US WITH A NEW BLANK CHECK FROM YOUR CHECKING ACCOUNT MARKED "VOID". You authorize us to correct any missing or erroneous information that you provide by calling the bank or capturing the necessary information from that check.

8. Payment Options:

a. Renewal. Your loan will be renewed on every* due date unless you notify us of your desire to pay in full or to pay down your principal amount borrowed. You will accrue a new fee every time your loan is renewed. Any fees accrued will not go toward the principal amount owed.

* On your fifth renewal and every renewal thereafter, your loan will be paid down by \$50.00. This means your account will be debited for the finance charge plus \$50.00, this will continue until your loan is paid in full.

b. Pay Down. You can pay down your principal amount by increments of \$50.00. Paying down will decrease the fee charge for renewal.

9. BY SIGNING OR ELECTRONICALLY SIGNING BELOW, YOU ACKNOWLEDGE READING AND AGREEING TO THE STATEMENTS IN ITEMS 2, 3, 4, AND 5, AND THE AUTHORIZATIONS IN ITEMS 6 AND 7, AND THE PAYMENT OPTIONS IN ITEM 8.
10. Agreement to be Contacted for Reactivation - As a convenience for our customers, once you have paid off your initial loan with us, we make obtaining reactivations easier. You acknowledge and agree that reactivations are subject to the terms contained herein and that by providing your electronic signature below you accept all reactivations on the terms contained herein. You acknowledge and agree that we may contact you via SMS text-message at the cellular number you have provided after you have paid off your initial loan to inquire as to your interest in obtaining a reactivation. You acknowledge and agree that any charges incurred for receipt of messages sent via SMS text-messaging or requiring the use of web browser via cellular phone to receive are solely your responsibility. Reactivations offered through this process will contain the same terms and conditions as the original loan. Should you desire a reactivation, you will be required to input your electronic signature into your cellular telephone which shall constitute your agreement to the statements in items 2, 3, 4, 5, the authorizations in items 6 and 7, the payment options in item 8, the privacy policy located at http://500fastcash.com/?page=info_privacy, and the terms of use located at http://500fastcash.com/?page=info_terms and your agreement to all other terms contained herein.

TINA DECKARD

03/14/2011
Date

TINA DECKARD
Print Name of Applicant

Sent From: customerservice@500fastcash.com
Date/Time Sent: 03/14/2011 02:28:58 pm
Subject: Your 500FastCash Loan Approval

Phone Number: 1-888-919-6669
Email: customerservice@500FastCash.com
Website: 500FastCash.com

Attention: TINA DECKARD

Application ID#: [REDACTED]

It is currently anticipated that the proceeds of your loan will be sent to your bank on 03-15-2011*. It will be up to your bank to post the funds to your account, though the posting usually happens the next business day. If you have questions regarding your deposit, please call your bank and ask for the ACH Department to verify posting.

To view your loan status at any time you may visit our website at 500FastCash.com. You will receive a link with payment options Please follow the instructions below:

- Open the link
- Login using your username and password

Username: [REDACTED]

Password: [REDACTED]

- Select "click here to view payment options"
- Select your payment option

If you have further questions about your account, please contact us at customerservice@500FastCash.com or call us at 1-888-919-6669. We are open Monday through Thursday 8:00 AM to 4:30 PM and Friday 8:00 AM to 3:30 PM.

Thank you,

500FastCash

*Your loan is still subject to final approval. Dates are estimates only.

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=4768743

Sent From: customerservice@500fastcash.com
Date/Time Sent: 03/14/2011 06:13:00 pm
Subject: Your 500FastCash Approval Terms

Phone Number: 1-888-919-6669
Fax Number: 1-800-416-1619
Website: 500FastCash.com

Attention: TINA DECKARD

Application ID#: [REDACTED]

Congratulations, your loan in the amount of \$250.00 has been approved. The cash will be sent to your bank on 03/14/2011*. It will be up to your bank to post the funds to your account, though the posting usually takes place the next business day. If you have questions regarding your deposit, please call your bank and ask for the ACH Department to verify posting.

If you chose to have the funds loaded to your FastCashPreferred Card, they should be available now. If you have any questions regarding your FastCashPreferred Card please call 1-800-409-7338.

In the future, you can view the status of your loan at 500FastCash.com.

If you have further questions about your account, please contact us at customerservice@500FastCash.com or call us at 1-888-919-6669. We are open Monday through Thursday 8:00 AM to 4:30 PM and Friday 8:00 AM to 3:30 PM.

Thank you,

500FastCash

*Dates are estimates only.

PLEASE REVIEW THE FOLLOWING REMINDERS REGARDING YOUR LOAN:

Loan Receipt:

By receiving a loan through 500FastCash you agree that your loan will be renewed on every due date unless you request to pay in full or to pay down your principal amount borrowed, at least 3 full business days prior to your next due date. If you do not notify 500FastCash, 3 full business days prior to your due date, you will only pay the interest fee plus any scheduled pay downs on your due date. If your loan is renewed, you will acquire a new interest fee. If your pay date falls on a weekend or holiday and you have direct deposit, your account will be debited the business day prior to your normal pay date.

Renewal:

Your loan is always due on your paydays. By receiving a loan through 500FastCash you agree that your loan will be renewed unless you request to pay down an additional amount against your principal, or pay out the balance in full. Renewing your loan means that you will pay the renewal fee (only) on this due date. Every time your loan is renewed, you will accrue a new renewal fee. You can renew your loan four

times. On the FIFTH and subsequent due dates, you must pay the renewal fee plus pay down your balance by \$50.00. This is called an automatic pay down. When in automatic pay down, your principal loan amount and renewal fee will decrease. (EXAMPLE: For a \$300.00 dollar loan the fee is \$90.00. On the 5th due date, you pay \$140.00 which equals the \$90.00 renewal fee plus the \$50.00 pay down. Consequently, your principal balance will be \$250.00 with a new renewal fee of \$75.00.) Once the automatic pay down has begun, your loan must be paid down every due date until it is paid in full.

Pay Down:

You can pay down your principal amount by increments of \$50.00. Paying down will decrease the fee charged for renewal. To accept this option you must notify us of your request in writing via fax at 1-800-416-1619, at least 3 full business days prior to your due date.

If for any reason you do not wish to renew your loan, meaning you wish to pay the full amount due on this due date please contact our customer service department at customerservice@500FastCash.com or 1-888-919-6669.

There is a three-day rule on a full pay out or pay down on your loan. We need to receive the documentation in our office by 4:30 p.m. **THREE FULL BUSINESS DAYS** prior to your due date. That means if you are due on Friday, we need to have the document by 4:30 p.m. on Monday.

If we do not receive the documentation, in time, your loan will be renewed.

By receiving a loan with 500FastCash you have agreed to the terms listed below:

AGREEMENT TO ARBITRATE DISPUTES: By signing the application and to induce us, 500FastCash, to process and consider your application for a loan, you and we agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees, that arise out of your application for a loan, the Loan Agreement that you must sign to obtain the loan, this agreement to arbitrate disputes, collection of the loan, or alleging fraud or misrepresentation, whether under the common law or pursuant to federal or state statute or regulation, or otherwise, shall be resolved by binding individual (and not class) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. This agreement to arbitrate disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, or at National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405. If you are unable to pay the costs of arbitration, your arbitration fees will be waived by the NAF. Any arbitration hearing, if one is held, will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction. This Agreement To Arbitrate Disputes is an independent agreement and shall survive the closing and repayment of the loan for which you are applying.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.

AGREEMENT NOT TO BRING, JOIN OR PARTICIPATE IN CLASS ACTIONS: To the extent permitted by law, by signing below you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, servicers, directors, officers and employees. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above.

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Governing Law: Both parties agree that this Note and your account shall be governed by all applicable federal laws and all laws of the jurisdiction in which the Lender is located, regardless of which state you may reside, and by signing below or by your electronic signature, you hereby contractually consent to the exclusive exercise of regulatory and adjudicatory authority by the jurisdiction in which the Lenders is located over all matters related to this Note and your account, forsaking any other jurisdiction which either party may claim by virtue of residency.